

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

SARAH M SUTHERLAND

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-22799

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 22, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 07/15/2019 and confirmed on 9/19/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		129,735.73
Less Refunds to Debtor	682.58	
TOTAL AMOUNT OF PLAN FUND		129,053.15

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	7,885.23	
Trustee Fee	7,359.44	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		15,244.67

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PINGORA LOAN SERVICING LLC	0.00	43,711.02	0.00	43,711.02
	Acct: 0157				
	PINGORA LOAN SERVICING LLC	22,158.01	22,158.01	0.00	22,158.01
	Acct: 0157				
	JEFFERSON HILLS BOROUGH (RE)	8,860.15	8,860.15	1,476.61	10,336.76
	Acct: 3R98				
					76,205.79

Priority					
	MATTHEW M HERRON ESQ	0.00	0.00	0.00	0.00
	Acct:				
	SARAH M SUTHERLAND	0.00	0.00	0.00	0.00
	Acct:				
	SARAH M SUTHERLAND	682.58	682.58	0.00	0.00
	Acct:				
	THE DEBT DOCTORS LLC	3,000.00	3,000.00	0.00	0.00
	Acct:				
	THE DEBT DOCTORS LLC	2,739.20	2,739.20	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX0-20				
	THE DEBT DOCTORS LLC	2,146.03	2,146.03	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX2-21				
	FORD MOTOR CREDIT COMPANY LLC(*)	2,593.35	2,593.35	0.00	2,593.35
	Acct: 5858				
	NISSAN MOTOR ACCEPTANCE CORP	1,802.98	1,802.98	0.00	1,802.98
	Acct: 0436				
	RONDA J WINNECOUR TRUSTEE/CLERK	3,225.22	3,225.22	0.00	3,225.22
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX				
	LLC				
					7,621.55

Unsecured					
	US DEPARTMENT OF EDUCATION	0.00	0.00	0.00	0.00
	Acct: 4764				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5547				

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	ADVANCED DERMATOLOGY & COSMETIC Acct: 2829	0.00	0.00	0.00	0.00
	ACAR LEASING LTD D/B/A GM FINANCIAL Acct: 4243	870.50	870.50	0.00	870.50
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 9786	3,475.57	3,475.57	0.00	3,475.57
	JARED Acct: 8850	0.00	0.00	0.00	0.00
	CBCS Acct: 3360	0.00	0.00	0.00	0.00
	CBCS Acct: 9357	0.00	0.00	0.00	0.00
	TRUE-GLOBAL OWNERSHIP TRUE PIT201 Acct: 1095	0.00	0.00	0.00	0.00
	COMMERCIAL ACCEPTANCE Acct: DDJC	0.00	0.00	0.00	0.00
	US DEPARTMENT OF EDUCATION - NELN Acct: 0000	0.00	0.00	0.00	0.00
	US DEPARTMENT OF EDUCATION - NELN Acct: 0000	0.00	0.00	0.00	0.00
	US DEPARTMENT OF EDUCATION - NELN Acct: 0000	0.00	0.00	0.00	0.00
	US DEPARTMENT OF EDUCATION - NELN Acct: 0000	0.00	0.00	0.00	0.00
	US DEPARTMENT OF EDUCATION - NELN Acct: 0000	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 8249	21,795.53	21,795.53	0.00	21,795.53
	JEFFERSON CARDIOLOGY ASSOCIATION Acct: 0264	0.00	0.00	0.00	0.00
	MEDFINANCIAL Acct: 9072	0.00	0.00	0.00	0.00
	SIMM ASSOC INC Acct: 7551	0.00	0.00	0.00	0.00
	STATE COLLECTION SERVICE INC Acct: 2740	0.00	0.00	0.00	0.00
	SYNCHRONY BANK Acct: 4363	0.00	0.00	0.00	0.00
	UPMC PHYSICIAN SERVICES Acct: 2910	1,170.03	1,170.03	0.00	1,170.03
	US DEPARTMENT OF EDUCATION++ Acct: 8206	0.00	0.00	0.00	0.00
	VERIZON BY AMERICAN INFOSOURCE AS Acct: 0001	82.67	82.67	0.00	82.67
	UPMC HEALTH SERVICES Acct: 2910	878.09	878.09	0.00	878.09
	FORD MOTOR CREDIT COMPANY LLC(*) Acct: 5858	1,708.75	1,708.75	0.00	1,708.75
	SYNCHRONY BANK Acct: 5547	0.00	0.00	0.00	0.00
	KERI P EBECK ESQ Acct:	0.00	0.00	0.00	0.00
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
					29,981.14
TOTAL PAID TO CREDITORS					113,808.48

TOTAL CLAIMED	
PRIORITY	7,621.55
SECURED	31,018.16
UNSECURED	29,981.14

Date: 11/22/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

SARAH M SUTHERLAND

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-22799

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Joshua L. Sutherland
Sarah M. Sutherland
Debtors

Case No. 19-22799-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 23, 2021

User: dsaw
Form ID: pdf900

Page 1 of 4
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Joshua L. Sutherland, Sarah M. Sutherland, 412 Labrador Lane, Clairton, PA 15025-5243
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
15087154	Advanced Dermatology & Cosmetic Surgery, PO Box 864046, Orlando, FL 32886-4046
15087156	+ Borough of Jefferson Hills, Josephine Lipnicky, Tax Collector, PO Box 826, Clairton, PA 15025-0826
15087159	+ CB/Jared, PO Box 182789, Columbus, OH 43218-2789
15087160	CBCS, PO Box 2724, Columbus, OH 43216-2724
15087161	+ Cenlar, PO Box 77404, Ewing, NJ 08628-6404
15101312	+ Colleen Daniels, Aegis Realty Partners, Inc., 1301 Grandview Ave., Trimont Plaza, Suite 1136, Pittsburgh, PA 15211-4204
15087162	+ Commercial Acceptance Co, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15087167	+ Jefferson Cardiology, 1633 Route 51, Suite 103, Clairton, PA 15025-3652
15087168	+ Jefferson Hills School District, Josephine Lipnicky, Tax Collector, PO Box 826, Clairton, PA 15025-0826
15101319	+ Jefferson Hills School District & Boroug, Josephine Lipnicky, Tax Collector, PO Box 826, Clairton, PA 15025-0826
15087169	MedFinancial, 1 1st Tennessee Bank, Dept. #888183, Knoxville, TN 37995-8183
15091542	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
15087170	Nissan-Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
15127209	+ Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
15395646	+ Pingora Loan Servicing, LLC, C/O Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15087174	SynchronyMC/SYNCRB, PO Box 530939, Atlanta, GA 30353-0939
15128624	+ True-Global Ownership, TRUE PIT2017-1 LLC, c/o Aegis Realty Partners, Inc., 1301 Grandview Avenue, Pittsburgh, PA 15211-4203
15123503	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15123509	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15087176	US Department of Education, PO Box 740283, Atlanta, GA 30374-0283

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: kburkley@bernsteinlaw.com	Nov 23 2021 23:26:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 23 2021 23:28:56	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15118157	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 23 2021 23:26:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
15087155	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 23 2021 23:26:00	Americredit/GM Financial, PO Box 181145, Arlington, TX 76096-1145
15087158	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2021 23:29:04	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15087157	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 23 2021 23:28:42	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15099580	Email/PDF: AIS.cocard.ebn@aisinfo.com		

District/off: 0315-2

User: dsaw

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		Nov 23 2021 23:29:04	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15087164	Email/Text: mrdiscen@discover.com	Nov 23 2021 23:25:00	Discover, PO Box 3008, New Albany, OH 43054-3008
15087165	Email/Text: mrdiscen@discover.com	Nov 23 2021 23:25:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
15087163	+ Email/Text: electronicbkydocs@nelnet.net	Nov 23 2021 23:26:00	Dept of Ed / NELNET, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
15094144	Email/Text: mrdiscen@discover.com	Nov 23 2021 23:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15103003	Email/Text: EBNBKNOT@ford.com	Nov 23 2021 23:26:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962-2180
15101317	+ Email/Text: EBNBKNOT@ford.com	Nov 23 2021 23:26:00	Ford Motor Credit, P.O. Box 54200, Omaha, NE 68154-8000
15087166	+ Email/Text: EBNBKNOT@ford.com	Nov 23 2021 23:26:00	Ford Motor Credit, P.O. Box 542000, Omaha, NE 68154-8000
15087172	Email/Text: amieg@stcol.com	Nov 23 2021 23:25:00	State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716
15087171	+ Email/PDF: clerical@simmassociates.com	Nov 23 2021 23:28:43	Simm Associates, Inc., 800 Pencader Drive, Newark, DE 19702-3354
15087173	+ Email/PDF: gecsed@recoverycorp.com	Nov 23 2021 23:28:41	Synch/Mc, PO Box 965005, Orlando, FL 32896-5005
15124382	+ Email/PDF: gecsed@recoverycorp.com	Nov 23 2021 23:29:02	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15088314	+ Email/PDF: gecsed@recoverycorp.com	Nov 23 2021 23:28:50	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15087175	+ Email/Text: BankruptcyNotice@upmc.edu	Nov 23 2021 23:26:00	UPMC, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
15097729	+ Email/Text: electronicbkydocs@nelnet.net	Nov 23 2021 23:26:00	US Department of Education c/o Nelnet., 121 South 13th Street, Suite 201., Lincoln, NE 68508-1911
15122868	Email/PDF: ebn_ais@aisinfo.com	Nov 23 2021 23:29:07	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ford Motor Credit Company, LLC
cr		HTD Leasing, LLC, d/b/a Ford Motor Credit Company,
cr		Pingora Loan Servicing, LLC
15101305	*	Advanced Dermatology & Cosmetic Surgery, PO Box 864046, Orlando, FL 32886-4046
15101306	*+	Americredit/GM Financial, PO Box 181145, Arlington, TX 76096-1145
15101309	*+	CB/Jared, PO Box 182789, Columbus, OH 43218-2789
15101310	*	CBCS, PO Box 2724, Columbus, OH 43216-2724
15101308	*	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15101307	*	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15101311	*+	Cenlar, PO Box 77404, Ewing, NJ 08628-6404
15101313	*+	Commercial Acceptance Co., 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
15101315	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court., Discover, PO Box 3008, New Albany, OH 43054-3008

District/off: 0315-2

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15101316	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial Services, PO Box 15316, Wilmington, DE 19850
15101314	*+	Dept of Ed / NELNET, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
15101318	*+	Jefferson Cardiology, 1633 Route 51, Suite 103, Clairton, PA 15025-3652
15101320	*	MedFinancial, 1 1st Tennessee Bank, Dept. #888183, Knoxville, TN 37995-8183
15101321	*	Nissan Infiniti LT, PO Box 660366, Dallas, TX 75266-0366
15101323	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Service, 2509 S. Stoughton Road, Madison, WI 53716
15101322	*+	Simm Associates, Inc., 800 Pencader Drive, Newark, DE 19702-3354
15101324	*+	Syncb/Mc, PO Box 965005, Orlando, FL 32896-5005
15101325	*	SynchronyMC/SYNCB, PO Box 530939, Atlanta, GA 30353-0939
15101326	*+	UPMC, 2 Hot Metal Street, Dist. Room 386, Pittsburgh, PA 15203-2348
15101327	*	US Department of Education, PO Box 740283, Atlanta, GA 30374-0283

TOTAL: 3 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor HTD Leasing LLC, d/b/a Ford Motor Credit Company, LLC pitecf@weltman.com
Garry Alan Masterson	on behalf of Creditor Ford Motor Credit Company LLC pitecf@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Kristen D. Little	on behalf of Creditor Pingora Loan Servicing LLC pabk@logs.com, klittle@logs.com;logsecf@logs.com
Maria Miksich	on behalf of Creditor Pingora Loan Servicing LLC mmiksich@kmlawgroup.com
Matthew M. Herron	on behalf of Debtor Joshua L. Sutherland mmh@thetbtdoctors.com hgs@thetbtdoctors.com;alb@thetbtdoctors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thetbtdoctors.com, hgs@thetbtdoctors.com;alb@thetbtdoctors.com
Matthew M. Herron	on behalf of Joint Debtor Sarah M. Sutherland mmh@thetbtdoctors.com hgs@thetbtdoctors.com;alb@thetbtdoctors.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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